

Case number: **16-28229**

12/15

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Mary Elizabeth Bidochka
DebtorCase No. 16-28229-JPC
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 58

Date Rcvd: Apr 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2020.

db
24866979 +Mary Elizabeth Bidochka, 214 Walnut St, Saint Charles, IL 60174-2836
24866980 +CCS / Cortrust Bank, 500 E. 60th St. N., Sioux Falls, SD 57104-0478
24866970 +Check N Go, 7243 W. 87th, Bridgeview, IL 60455-1821
+City of Chicago Bureau Parking, Department of Revenue, PO Box 88292,
Chicago, IL 60680-1292
24869485 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
24866966 +Credit Acceptance, Attn: Bankruptcy Dept., Po Box 513, Southfield, MI 48037-0513
24866962 +DS Services OF America INC, C/O Collection Bureau OF A, 25954 Eden Landing Rd,
Hayward, CA 94545-3816
24866969 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241
24866968 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002
24866964 +FED LOAN SERV, Attn: Bankruptcy Dept., Po Box 60610, Harrisburg, PA 17106-0610
24866983 +Fifth Third Bank, 161 N. Clark St., Chicago, IL 60601-3206
24866996 +Global Acceptance Credit Co., 5840 Interstate 20 W, #250, Arlington, TX 76017-1095
24867002 +InSolve Recovery LLC, Bankruptcy Department, 7144 E. Stetson Dr., Ste. 410,
Scottsdale, AZ 85251-3275
24866987 +Morraine Valley Community College, 9000 W. College Parkway, Palos Hills, IL 60465-2478
24867006 +RJM Acquisitions LLC, Bankruptcy Department, 575 Underhill Blvd Ste 224,
Syosset, NY 11791-3416
24867007 +Robert J. Semrad & Associates, Bankruptcy Department, 20 S. Clark St., 28th floor,
Chicago, IL 60603-1811
24866959 SLM Financial Corp, 1110 USA Pkwy, Fishers, IN 46037
24866972 +Secretary of State, Attn: Safety & Financial Resp, 2701 S. Dirksen Pkwy.,
Springfield, IL 62723-0002
24866990 +TCF Bank, 919 Estes Court, Schaumburg, IL 60193-4427
24866967 +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19016-1000
25243950 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
24866991 +US Dep Ed, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24866994 +EDI: AAEO.COM Apr 22 2020 05:48:00 Aaron Rents Inc., 1015 Cobb Place Blvd.,
Kennesaw, GA 30144-3672
24866975 +E-mail/Text: bankruptcy@rentacenter.com Apr 22 2020 02:17:41 Acceptance NOW,
5501 Headquarters Dr., Plano, TX 75024-5837
24867005 +EDI: AIS.COM Apr 22 2020 05:48:00 American Infosource, PO Box 268941,
Oklahoma City, OK 73126-8941
24866995 +EDI: AIS.COM Apr 22 2020 05:48:00 American Infosource, PO Box 248872,
Oklahoma City, OK 73124-8872
24867003 +EDI: AIS.COM Apr 22 2020 05:48:00 American Infosource, PO Box 269093,
Oklahoma City, OK 73126-9093
24866971 +EDI: PHINHARRIS Apr 22 2020 05:48:00 Arnold Scott Harris PC, Bankruptcy Dept.,
111 W Jackson Blvd Ste 600, Chicago, IL 60604-3517
24866976 +EDI: HFC.COM Apr 22 2020 05:48:00 Best Buy/HSBC, Bankruptcy Department,
90 Christiana Rd., New Castle, DE 19720-3118
24866974 +E-mail/Text: bk@blittandgaines.com Apr 22 2020 02:16:02 Blitt and Gaines, PC,
Bankruptcy Dept., 661 Glenn Ave., Wheeling, IL 60090-6017
24866985 E-mail/Text: bankruptcy@cavps.com Apr 22 2020 02:16:53 Cavalry Portfolio Services,
Bankruptcy Dept., 7 Skyline Dr., 3rd floor, Hawthorne, NY 10532
24866978 +EDI: CAPITALONE.COM Apr 22 2020 05:48:00 Capital One, Bankruptcy Department,
PO Box 30285, Salt Lake City, UT 84130-0285
24866973 +EDI: CAPONEAUTO.COM Apr 22 2020 05:48:00 Capital One Auto Finance, Bankruptcy Department,
7933 Preston Rd., Plano, TX 75024-2302
24934542 +EDI: AISACG.COM Apr 22 2020 05:48:00 Capital One Auto Finance,
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
24949892 +EDI: AIS.COM Apr 22 2020 05:48:00 Capital One Auto Finance c/o AIS,
Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
24866977 +E-mail/Text: bankruptcy@cavps.com Apr 22 2020 02:16:53 Cavalry Portfolio Services,
Bankruptcy Dept., 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
24876212 +E-mail/Text: bankruptcy@cavps.com Apr 22 2020 02:16:53 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
25152593 +EDI: PHINHARRIS Apr 22 2020 05:48:00 City Of Chicago Department of Finance,
c/o Arnold Scott Harris P.C., 111 W. Jackson Blvd Ste. 600, Chicago, IL 60604-3517
24866981 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Apr 22 2020 02:17:18 Commonwealth Edison,
Attn: System Credit/BK Dept, 3 Lincoln Center 4th Floor, Oakbrook Terrace, IL 60181-4204
24869485 +E-mail/Text: ebnotifications@creditacceptance.com Apr 22 2020 02:15:33 Credit Acceptance,
25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
24866966 +E-mail/Text: ebnotifications@creditacceptance.com Apr 22 2020 02:15:33 Credit Acceptance,
Attn: Bankruptcy Dept., Po Box 513, Southfield, MI 48037-0513
24866982 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 22 2020 02:27:28 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
24866961 +EDI: AMINFOFP.COM Apr 22 2020 05:48:00 First Premier BANK, Attn: Bankruptcy Dept.,
601 S Minnesota Ave, Sioux Falls, SD 57104-4868

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 58

Date Rcvd: Apr 21, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

24866984 +EDI: HFC.COM Apr 22 2020 05:48:00 HSBC, Bankruptcy Department, PO Box 5253,
Carol Stream,IL 60197-5253
24866998 EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Jefferson Capital Systems, PO Box 7999,
Saint Cloud,MN 56302
24866997 EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Jefferson Capital Systems LLC,
Bankruptcy Dept., PO Box 7999, Saint Cloud,MN 56302
25212936 EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Jefferson Capital Systems LLC,
Purchased From Global Acceptance Credit, Po Box 7999, Saint Cloud Mn 56302-9617,
Orig By: Corinthian Colleges Inc.
25211236 EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Jefferson Capital Systems LLC,
Purchased From Verizon Wireless, Po Box 7999, Saint Cloud Mn 56302-9617,
Orig By: Verizon Wireless
24867000 EDI: JPMORGANCHASE Apr 22 2020 05:48:00 Chase Bank, Bankruptcy Department, PO Box 15298,
Wilmington,DE 19850
24866999 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 22 2020 02:27:35 LVNV Funding LLC,
PO Box 10584, Greenville,SC 29603-0584
24866986 +EDI: TCISOLUTIONS.COM Apr 22 2020 05:48:00 Mid American Bank & Trust,
5109 S. Broadband Ln., Sioux Falls,SD 57108-2208
24867004 +EDI: MID8.COM Apr 22 2020 05:48:00 Midland Funding, LLC, Bankruptcy Department,
8875 Aero Drive, # 200, San Diego,CA 92123-2255
24866957 +EDI: NAVIENTFKASMSERV.COM Apr 22 2020 05:48:00 Navient, Attn: Bankruptcy Dept.,
123 S Justison St. Ste 3, Wilmington,DE 19801-5363
25089392 EDI: NAVIENTFKASMSERV.COM Apr 22 2020 05:48:00 Navient CFC, c/o Navient Solutions, Inc.,
PO BOX 9640, Wilkes-Barre, PA 18773-9640
25210846 +EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617,
Orig By: Premier Bankcard Mc 56302-7999
24866988 E-mail/Text: bmg.bankruptcy@centurylink.com Apr 22 2020 02:16:43 Sprint, PO Box 6419,
Carol Stream,IL 60197
24866989 EDI: AISTMBL.COM Apr 22 2020 05:48:00 T-Mobile, PO Box 742596, Cincinnati,OH 45274
24867001 EDI: USBANKARS.COM Apr 22 2020 05:48:00 US Bank NA, Bankruptcy/Recovery Dept.,
PO Box 5229, Cincinnati,OH 45201
24866992 +EDI: VERIZONCOMB.COM Apr 22 2020 05:48:00 Verizon, 500 Technology Dr Ste 550,
Cottleville,MO 63304-2225
24866993 +EDI: VERIZONCOMB.COM Apr 22 2020 05:48:00 Verizon Wireless, Bankruptcy Dept.,
1 Verizon Pl., Alpharetta,GA 30004-8510

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24866963* +DS Services OF America INC, C/O Collection Bureau OF A, 25954 Eden Landing Rd,
Hayward,CA 94545-3816
24866965* +FED LOAN SERV, Attn: Bankruptcy Dept., Po Box 60610, Harrisburg,PA 17106-0610
24931021* +Moraine Valley Community College, 9000 W College Parkway, Palos Hills, IL 60465-2478
24866958* +Navient, Attn: Bankruptcy Dept., 123 S Justison St. Ste 3, Wilmington,DE 19801-5363
24866960* +Navient, Attn: Bankruptcy Dept., 123 S Justison St. Ste 3, Wilmington,DE 19801-5363

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

Christopher M Dyer on behalf of Debtor 1 Mary Elizabeth Bidochka ndil@geracilaw.com
David Kosk on behalf of Debtor 1 Mary Elizabeth Bidochka ndil@geracilaw.com
Kyle T Dallmann on behalf of Debtor 1 Mary Elizabeth Bidochka ndil@geracilaw.com
Michael L Sherman on behalf of Creditor CREDIT ACCEPTANCE CORPORATION shermlaw1@aol.com
N. Neville Reid nreid@foxswibel.com, nreid@ecf.axosfs.com;bkdocket@foxswibel.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 6